

Bulletin 128

**NOTICE TO POLICYHOLDERS REGARDING
FILING COMPLAINTS WITH THE DEPARTMENT OF INSURANCE**

March 3, 2005

This Bulletin is directed to all insurers issuing life, health, or personal lines property and casualty products, health maintenance organizations, and limited service health maintenance organizations doing business in the state of Indiana. Bulletin 63, issued on May 7, 1990, required a standardized notice to all existing policyholders about their right to file a complaint with the Indiana Department of Insurance. Thereafter insurers were required to provide the notice on all newly issued policies. The Department of Insurance has determined that the notice contained in Bulletin 63 is ambiguous and has resulted in confusion to policyholders as to when they should contact the insurance company and when they should contact the Department of Insurance. Therefore, the Department is revising the standard language to be as follows:

[in bold] Questions regarding your policy or coverage should be directed to:

**[Company Name]
Contact number**

[not in bold] If you (a) need the assistance of the governmental agency that regulates insurance; or (b) have a complaint you have been unable to resolve with your insurer you may contact the Department of Insurance by mail, telephone or email:

State of Indiana Department of Insurance
Consumer Services Division
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204

Consumer Hotline: (800) 622-4461; (317) 232-2395

Complaints can be filed electronically at www.in.gov/idoi.

Bulletin 63 applied to insurance companies. This Bulletin specifically applies to all insurers, health maintenance organizations, and limited service health maintenance organizations.

This standardized language is required for policies issued or renewed 180 days after the issuance of this Bulletin. In order to fully comply with the bulletin each entity shall maintain a contact number for consumer inquiries.

INDIANA DEPARTMENT OF INSURANCE
James Atterholt, Commissioner